

THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE:

KENT P TAYLOR §
XXX-XX-1232 § CASE NO. 12-41315-R
821 WARWICK DRIVE § CHAPTER 13
PLANO, TX 75023 §

ANNETTE CANAMAR-TAYLOR §
XXX-XX-8660 §

DEBTORS §

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS
(WITH NOTICE OF BAR DATE FOR ADDITIONAL OBJECTIONS TO CLAIMS)**

Notice Regarding Trustee's Recommendation Concerning Claims:

THIS DOCUMENT SHALL CONSTITUTE AN **OBJECTION TO YOUR CLAIM** UNLESS THE RECOMMENDATION IN THIS DOCUMENT CONCERNING YOUR CLAIM ACCEPTS YOUR PROOF OF CLAIM PRECISELY AS FILED.

NO HEARING WILL BE CONDUCTED ON THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS UNLESS A WRITTEN OBJECTION IS FILED WITH THE CLERK OF THE UNITED STATES BANKRUPTCY COURT AND SERVED UPON THE TRUSTEE WITHIN **TWENTY-EIGHT (28) DAYS** FROM DATE OF SERVICE, UNLESS THE COURT SHORTENS OR EXTENDS THE TIME FOR FILING SUCH RESPONSE OR OBJECTION.

IF NO OBJECTION IS TIMELY SERVED AND FILED TO THIS DOCUMENT, THE TRUSTEE'S RECOMMENDATION CONCERNING YOUR CLAIM SHALL BE SUSTAINED AS UNOPPOSED AND YOUR CLAIM SHALL BE ALLOWED ONLY AS SET FORTH IN THIS DOCUMENT. IF AN OBJECTION IS FILED AND SERVED IN A TIMELY MANNER, THE COURT WILL THEREAFTER SET A HEARING. IF YOU FAIL TO APPEAR AT THE HEARING, YOUR OBJECTION MAY BE STRICKEN. THE COURT RESERVES THE RIGHT TO SET A HEARING ON ANY MATTER.

Notice of Deadline for Filing Objections to Claim:

YOU ARE FURTHER NOTIFIED that the **deadline for filing an objection** to the allowance of any proof of claim filed in this case, or to avoid or otherwise challenge the validity of any security interest claimed in any proof of claim in this case, is the **twenty-first (21st) day** following the date of service of this document.

TO THE HONORABLE JUDGE OF SAID COURT:

COMES NOW, Janna L. Countryman, Trustee in these proceedings, and making this her recommendation concerning claims, would respectfully show the Court as follows:

1. All parties are specifically advised that, among others, LBR 3015 shall apply to this Trustee's Recommendation Concerning Claims.
2. The time for filing claims in this proceeding has expired. The Trustee has reviewed all of the claims filed in this proceeding . Attached are Schedules I and II containing the Trustee's recommendations as to various matters concerning claims, including the amount of each creditor's claim, as well as the extent and validity of each creditor's security interest, if any .

3. If a party in interest disagrees with any of the Trustee's recommendations, such party may file a response to the Trustee's objections or other recommendations, or may file an objection to any claim disputed. However, responses to the Trustee's recommendations MUST BE FILED within twenty-eight (28) days from the date of service hereof, and objections to claims MUST BE FILED within twenty-one (21) days from service hereof. Each claim for which there is no timely filed response or objection will be treated as listed in the attached Schedules, AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES WITHOUT FURTHER ORDER OF THE COURT.

VALUATION OF COLLATERAL

4. The Court has previously made a final and binding determination of the value of certain property, which may constitute collateral securing certain creditors' claims. These valuations are of the collateral specified and provided for under the Debtor's Plan as of the confirmation, as well as any other collateral valued at the confirmation hearing or other hearing held by the Court. All such valuations have been given effect in the treatment of such creditor's claims as set forth in Schedules I and II.
5. Certain creditors may have timely filed proofs of claim which evidenced a perfected security interest in additional collateral not previously valued by the Court. The Trustee has made a recommendation to the Court in Schedules I and II concerning the value of such collateral and the treatment of each such creditor's claim herein. Such recommendation is deemed to be a motion to determine the value of such creditor's secured claim. UNLESS A RESPONSE IS FILED TO SUCH VALUATION AND TREATMENT OF SUCH CREDITOR'S CLAIM WITHIN TWENTY-EIGHT (28) DAYS FROM THE DATE OF SERVICE HEREOF, SUCH VALUATION OF COLLATERAL AND TREATMENT OF THE CREDITOR'S CLAIM WILL BE FINAL AND BINDING ON ALL PARTIES WITHOUT FURTHER ORDER OF THE

TRUSTEE'S OBJECTIONS TO CLAIMS

6. The Trustee contests the amounts or the validity or extent of the security interest listed in the proofs of claim in the attached Schedule I to the Trustee's Recommendation Concerning Claims. If no response or objection is timely filed, such claim will be treated in the manner and amount listed on the attached Schedules to the Trustee's Recommendation Concerning Claims.
7. Parties in interest should carefully examine the attached Schedules to the Trustee's Recommendation Concerning Claims. If any party disagrees with the Trustee's recommendation concerning the amount or status of any claim, such party must file a response within twenty-eight (28) days from the date of service hereof, or the Trustee's recommendation will become final and binding.
8. If the Trustee's recommendation concerning any claim differs from the amount indicated in the creditor's Proof of Claim, the recommendation is deemed to be an objection to such claim. Unless a timely response or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount listed in the attached Schedules to the Trustee's Recommendation Concerning Claims.
9. If the Trustee's recommendation concerning a creditor's claim indicates that such creditor is not a secured creditor, the recommendation is deemed to be an action to determine the validity of such creditor's security interest or to avoid such creditor's security interest. Unless a timely response or objection is filed contesting the Trustee's recommendation, the security interest will be avoided or disallowed in accordance with the attached Schedules to the Trustee's Recommendation Concerning Claims.

CREDITORS SHOULD TAKE NOTICE THAT THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS MAY INCLUDE AN OBJECTION TO THE AMOUNT OF A CREDITOR'S PROOF OF CLAIM OR TO A CREDITOR'S SECURED STATUS. PARTIES MUST RESPOND WITHIN TWENTY-EIGHT (28) DAYS FROM THE DATE OF SERVICE HEREOF OR THE ATTACHED TREATMENT OF SUCH CLAIM WILL BE FINAL.

10. The amounts in the attached Schedule II to the Trustee's Recommendation Concerning Claims were taken directly from the proofs of claims. The Trustee does not contest these claims. If the Debtors or any creditors contest any of these claims, an objection to each claim must be filed within twenty-one (21) days from the date of service hereof.

NOTICE OF BAR DATE FOR OBJECTIONS TO CLAIMS

CREDITORS SHOULD TAKE NOTICE THAT THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS MAY INCLUDE AN OBJECTION TO THE AMOUNT OF A CREDITOR'S PROOF OF CLAIM OR TO A CREDITOR'S SECURED STATUS. PARTIES MUST RESPOND WITHIN TWENTY-EIGHT (28) DAYS FROM THE DATE OF SERVICE HEREOF OR THE ATTACHED TREATMENT OF SUCH CLAIM WILL BE FINAL.

11. Responses to the Trustee's recommendation must be filed within twenty-eight (28) days from the date of service hereof, and additional objections to claims must be filed within twenty-one (21) days from the date of service hereof, with the United States Bankruptcy Clerk, 660 North Central Expressway, Plano, TX 75074, and served on the appropriate parties in accordance with the Bankruptcy Rules.

Respectfully submitted,

/s/ Shelly Terrill
Janna L. Countryman, TBN 04888050
Shelly Terrill, TBN 00794788
Office of the Standing Chapter 13 Trustee
500 North Central Expressway, Suite 350
Plano, Texas 75074
(972) 943-2580 / Fax (972) 943-8050

CASE NO: 12-41315-R

SECTION I

CREDITOR	AMOUNT	INTEREST RATE	CLAIM TYPE
			MONTHLY PAYMENT
			DESCRIPTION
ALLY PO BOX 380911 MINNEAPOLIS, MN 55438	0.00	0.00	NOTICE ONLY
		0.00	
ALLY FINANCIAL F/K/A GMAC P. O. BOX 130424 ROSEVILLE, MN 55113-0004	0.00	0.00	NOTICE ONLY
		0.00	
ALLY FINANCIAL P. O. BOX 78367 PHOENIX, AZ 85062	25,184.52	5.00	SECURED
		0.00	COURT CLAIM REGISTRY # 7 2011 CHEVROLET TRAVERSE TO BE PAID IN FULL
AZUREA I LLC C/O WEINSTEIN AND RILEY PS 2001 WESTERN AVENUE., SUITE 400 SEATTLE, WA 98121-3132	0.00	0.00	NOTICE ONLY
		0.00	
BANK OF AMERICA PO BOX 2278 NORFOLK, VA 23501	0.00	0.00	NOTICE ONLY
		0.00	
BANK OF AMERICA 1000 SAMOSET DR WILMINGTON, DE 19884-2221	0.00	0.00	NOTICE ONLY
		0.00	
BASS & ASSOCIATES, PC 3936 EAST FORT LOWELL ROAD., SUITE 200 TUCSON, AZ 85712-1083	0.00	0.00	NOTICE OF APPEARANCE
		0.00	CAPITAL ONE - BEST BUY CO

BLALACK & WILLIAMS, P.C.
5550 LBJ FREEWAY, SUITE 400
DALLAS, TX 75240-2349

0.00	0.00	NOTICE ONLY
	0.00	

CAPITAL ONE
PO BOX 30285
SALT LAKE CITY, UT 84130-0285

0.00	0.00	NOTICE ONLY
	0.00	

CAPITAL ONE, N.A.
C/O BECKET AND LEE
P. O. BOX 3001
MALVERN, PA 19355-0701

0.00	0.00	NOTICE ONLY
	0.00	

CARE CREDIT
PO BOX 103106
ROSWELL, GA 30076

0.00	0.00	NOTICE ONLY
	0.00	

CHASE
PO BOX 15298
WILMINGTON, DE 19850-5298

0.00	0.00	NOTICE ONLY
	0.00	

CHEVRON CREDIT BANK
PO BOX 103106
ROSWELL, GA 30076

0.00	0.00	NOTICE ONLY
	0.00	

CITIMORTGAGE
PO BOX 9481
GAITHERSBURG, MD 20898

0.00	0.00	NOTICE ONLY
	0.00	

CITIMORTGAGE
PO BOX 6941
THE LAKES, NV 88901

0.00	0.00	NOTICE ONLY
	0.00	

CITIMORTGAGE INC
PO BOX 6243
SIOUX FALLS, SD 57117

0.00	0.00	NOTICE ONLY
	0.00	

CITIMORTGAGE, INC P. O. BOX 688971 DES MOINES, IA 50368-8971	88,962.11	0.00	MORTGAGE ON-GOING PAYMENTS
		0.00	COURT CLAIM REGISTRY # 13 HOMESTEAD TO BE PAID DIRECT BY DEBTOR
CITIMORTGAGE, INC P. O. BOX 688971 DES MOINES, IA 50368-8971	71.92	5.63	MORTGAGE ARREARAGE
		0.00	COURT CLAIM REGISTRY # 13 HOMESTEAD ARREARS LATE FILED CLAIM NOT ALLOWED; TRUSTEE OBJECTS
CITIMORTGAGE, INC. P. O. BOX 6030 SIOUX FALLS, SD 57117-6030	0.00	0.00	NOTICE ONLY
		0.00	
DISCOUNT TIRES PO BOX 103106 ROSWELL, GA 30076	0.00	0.00	NOTICE ONLY
		0.00	
EQUIFAX ATTN: DISPUTE DEPT. PO BOX 740056 ATLANTA, GA 30374	0.00	0.00	NOTICE ONLY
		0.00	
EXPERIAN PROFILE MAINTENANCE PO BOX 9558 ALLEN, TX 75013	0.00	0.00	NOTICE ONLY
		0.00	
FIA CARD SERVICES N.A. P. O. BOX 15102 WILMINGTON, DE 19886-5102	0.00	0.00	NOTICE ONLY
		0.00	
GAP PO BOX 103106 ROSWELL, GA 30076	0.00	0.00	UNSECURED CLAIM NOT FILED
		0.00	CREDIT CARD CLAIM NOT TO BE PAID
GE MONEY BANK PO BOX 981084 EL PASO, TX 79998-1084	0.00	0.00	NOTICE ONLY
		0.00	

HSBC ATTN: BANKRUPTCY DEPARTMENT PO BOX 5213 CAROL STREAM, IL 60197	0.00	0.00	NOTICE ONLY
		0.00	

INTERNAL REVENUE SERVICE CENTRALIZED INSOLVENCY OPERATIONS P. O. BOX 7346 PHILADELPHIA, PA 19101-7346	0.00	0.00	NOTICE ONLY
		0.00	

KOHLS PO BOX 3004 MILWAUKEE, WI 53201-3004	0.00	0.00	NOTICE ONLY
		0.00	

LAW OFFICE OF GREG WILEY, PLLC 5068 WEST PLANO PARKWAY SUITE 300 PLANO, TX 75093	2,880.00	0.00	ATTORNEY FEE
		0.00	\$120.00 FEES PAID DIRECT
			TO BE PAID AS ADMINISTRATIVE

LOWES PO BOX 981064 EL PASO, TX 79998	0.00	0.00	NOTICE ONLY
		0.00	

OLD NAVY PO BOX 981064 EL PASO, TX 79998-1064	0.00	0.00	NOTICE ONLY
		0.00	

PORTFOLIO RECOVERY ASSOCIATES P. O. BOX 41067 NORFOLK, VA 23541-1067	0.00	0.00	NOTICE ONLY
		0.00	

RECOVERY MANAGEMENT SYSTEMS CORPORATION 25 S.E. SECOND AVENUE SUITE 1120 MIAMI, FL 33131-1605	0.00	0.00	NOTICE OF APPEARANCE
		0.00	GE CAPITAL RETAIL BANK - LOWES

TEXANS CREDIT UNION C/O LEGAL ACCOUNTS DEPARTMENT PO BOX 853912 RICHARDSON, TX 75085-3912	2,516.40	5.00	SECURED
		100.00	COURT CLAIM REGISTRY # 2 2006 HARLEY DAVIDSON TO BE PAID IN FULL

TRANS UNION CORPORATION ATTN: PUBLIC RECORDS DEPT. 555 WEST ADAMS STREET CHICAGO, IL 60661	0.00	0.00	NOTICE ONLY
		0.00	

U.S. ATTORNEY GENERAL DEPARTMENT OF JUSTICE MAIN JUSTICE BUILDING 10TH & CONSTITUTION AVE., NW WASHINGTON, DC 20530-0001	0.00	0.00	NOTICE ONLY
		0.00	

US TRUSTEE OFFICE OF THE U.S. TRUSTEE 110 N. COLLEGE AVE. SUITE 300 TYLER, TX 75702-7231	0.00	0.00	NOTICE ONLY
		0.00	

CASE NO: 12-41315-R

SECTION II

CREDITOR	AMOUNT	INTEREST RATE	CLAIM TYPE
			MONTHLY PAYMENT
			TREATMENT
AZUREA I, LLC C/O WEINSTEIN & RILEY, P.S. P. O. BOX 3978 SEATTLE, WA 98124	7,423.19	0.00	UNSECURED
		0.00	COURT CLAIM REGISTRY # 6 CREDIT CARD - FIA - BANK OF AMERICA TO BE PAID AS UNSECURED
BECKET & LEE, LLP ALANE A. BECKET P. O. BOX 3001 MALVERN, PA 19355-0701	891.39	0.00	UNSECURED
		0.00	COURT CLAIM REGISTRY # 11 CREDIT CARD - KOHLS TO BE PAID AS UNSECURED
CAPITAL ONE, NA C/O BASS & ASSOCIATES, PC 3936 E. FT. LOWELL RD, SUITE 200 TUCSON, AZ 85712	3,230.53	0.00	UNSECURED
		0.00	COURT CLAIM REGISTRY # 10 GOODS SOLD - BEST BUY TO BE PAID AS UNSECURED
ECAST SETTLEMENT CORPORATION P. O. BOX 29262 NEW YORK, NY 10087-9262	2,482.47	0.00	UNSECURED
		0.00	COURT CLAIM REGISTRY # 5 MONEY LOANED - GECRB - CARE CREDIT DENTAL TO BE PAID AS UNSECURED
GE CAPITAL RETAIL BANK C/O RECOVERY MANAGEMENT SYSTEMS CORP 25 SE 2ND AVE SUITE 1120 MIAMI, FL 33131-1605	853.38	0.00	UNSECURED
		0.00	COURT CLAIM REGISTRY # 1 CREDIT CARD - LOWES TO BE PAID AS UNSECURED
GE CAPITAL RETAIL BANK ATTN: BANKRUPTCY DEPARTMENT P. O. BOX 960061 ORLANDO, FL 32896-0661	242.35	0.00	UNSECURED
		0.00	COURT CLAIM REGISTRY # 4 CREDIT CARD - DISCOUNT TIRE TO BE PAID AS UNSECURED
PORTFOLIO RECOVERY ASSOCIATES P. O. BOX 12914 NORFOLK, VA 23541-2914	9,038.21	0.00	UNSECURED
		0.00	COURT CLAIM REGISTRY # 3 CREDIT CARD - FIA - BANK OF AMERICA TO BE PAID AS UNSECURED

PORFOLIO RECOVERY ASSOCIATES P. O. BOX 12914 NORFOLK, VA 23541-2914	6,962.59	0.00	UNSECURED
		0.00	COURT CLAIM REGISTRY # 12 CREDIT CARD - CHASE BANK TO BE PAID AS UNSECURED
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PORFOLIO RECOVERY ASSOCIATES P. O. BOX 12914 NORFOLK, VA 23541-2914	2,840.33	0.00	UNSECURED
		0.00	COURT CLAIM REGISTRY # 9 CREDIT CARD - GECRB - CHEVRON AND TEXACO TO BE PAID AS UNSECURED
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PORFOLIO RECOVERY ASSOCIATES P. O. BOX 12914 NORFOLK, VA 23541-2914	1,011.53	0.00	UNSECURED
		0.00	COURT CLAIM REGISTRY # 8 CREDIT CARD - GECRB - OLD NAVY TO BE PAID AS UNSECURED
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THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE:

KENT P TAYLOR §
XXX-XX-1232 § CASE NO. 12-41315-R
821 WARWICK DRIVE §
PLANO, TX 75023 § CHAPTER 13

ANNETTE CANAMAR-TAYLOR §
XXX-XX-8660 §

DEBTORS §

CERTIFICATE OF SERVICE

This is to certify that a true and correct copy of the foregoing TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS(WITH NOTICE OF BAR DATE FOR ADDITIONAL OBJECTIONS TO CLAIMS) has been served upon the following parties in interest on or before the date set forth below by electronic mail and/or by mailing a copy of same to them via first class mail . If no address is listed, no notice was sent to that party .

KENT P TAYLOR
ANNETTE CANAMAR-TAYLOR
821 WARWICK DRIVE
PLANO, TX 75023

LAW OFFICE OF GREG WILEY, PLLC
5068 WEST PLANO PARKWAY
SUITE 300
PLANO, TX 75093

and to the parties on the attached mailing matrix.

Dated: May 29, 2013

/s/ Janna L. Countryman
Office of the Standing Chapter 13 Trustee

ALLY
PO BOX 380911
MINNEAPOLIS, MN 55438

ALLY FINANCIAL
F/K/A GMAC
P. O. BOX 130424
ROSEVILLE, MN 55113-0004

ALLY FINANCIAL
P. O. BOX 78367
PHOENIX, AZ 85062

AZUREA I LLC
C/O WEINSTEIN AND RILEY PS
2001 WESTERN AVENUE., SUITE 400
SEATTLE, WA 98121-3132

AZUREA I, LLC
C/O WEINSTEIN & RILEY, P.S.
P. O. BOX 3978
SEATTLE, WA 98124

BANK OF AMERICA
PO BOX 2278
NORFOLK, VA 23501

BANK OF AMERICA
1000 SAMOSET DR
WILMINGTON, DE 19884-2221

BASS & ASSOCIATES, PC
3936 EAST FORT LOWELL ROAD.,
SUITE 200
TUCSON, AZ 85712-1083

BECKET & LEE, LLP
ALANE A. BECKET
P. O. BOX 3001
MALVERN, PA 19355-0701

BLALACK & WILLIAMS, P.C.
5550 LBJ FREEWAY, SUITE 400
DALLAS, TX 75240-2349

CAPITAL ONE
PO BOX 30285
SALT LAKE CITY, UT 84130-0285

CAPITAL ONE, N.A.
C/O BECKET AND LEE
P. O. BOX 3001
MALVERN, PA 19355-0701

CAPITAL ONE, NA
C/O BASS & ASSOCIATES, PC
3936 E. FT. LOWELL RD, SUITE 200
TUCSON, AZ 85712

CARE CREDIT
PO BOX 103106
ROSWELL, GA 30076

CHASE
PO BOX 15298
WILMINGTON, DE 19850-5298

CHEVRON CREDIT BANK
PO BOX 103106
ROSWELL, GA 30076

CITIMORTGAGE
PO BOX 9481
GAITHERSBURG, MD 20898

CITIMORTGAGE
PO BOX 6941
THE LAKES, NV 88901

CITIMORTGAGE INC
PO BOX 6243
SIOUX FALLS, SD 57117

CITIMORTGAGE, INC
P. O. BOX 688971
DES MOINES, IA 50368-8971

CITIMORTGAGE, INC.
P. O. BOX 6030
SIOUX FALLS, SD 57117-6030

DISCOUNT TIRES
PO BOX 103106
ROSWELL, GA 30076

ECAST SETTLEMENT
CORPORATION
P. O. BOX 29262
NEW YORK, NY 10087-9262

EQUIFAX
ATTN: DISPUTE DEPT.
PO BOX 740056
ATLANTA, GA 30374

EXPERIAN
PROFILE MAINTENANCE
PO BOX 9558
ALLEN, TX 75013

FIA CARD SERVICES N.A.
P. O. BOX 15102
WILMINGTON, DE 19886-5102

GAP
PO BOX 103106
ROSWELL, GA 30076

GE CAPITAL RETAIL BANK
ATTN: BANKRUPTCY DEPARTMENT
P. O. BOX 960061
ORLANDO, FL 32896-0661

GE CAPITAL RETAIL BANK
C/O RECOVERY MANAGEMENT
SYSTEMS CORP
25 SE 2ND AVE SUITE 1120
MIAMI, FL 33131-1605

GE MONEY BANK
PO BOX 981084
EL PASO, TX 79998-1084

HSBC
ATTN: BANKRUPTCY DEPARTMENT
PO BOX 5213
CAROL STREAM, IL 60197

INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY
OPERATIONS
P. O. BOX 7346
PHILADELPHIA, PA 19101-7346

KOHLS
PO BOX 3004
MILWAUKEE, WI 53201-3004

LOWES
PO BOX 981064
EL PASO, TX 79998

OLD NAVY
PO BOX 981064
EL PASO, TX 79998-1064

PORTFOLIO RECOVERY
ASSOCIATES
P. O. BOX 41067
NORFOLK, VA 23541-1067

PORTFOLIO RECOVERY
ASSOCIATES
P. O. BOX 12914
NORFOLK, VA 23541-2914

RECOVERY MANAGEMENT
SYSTEMS CORPORATION
25 S.E. SECOND AVENUE
SUITE 1120
MIAMI, FL 33131-1605

TEXANS CREDIT UNION
C/O LEGAL ACCOUNTS
DEPARTMENT
PO BOX 853912
RICHARDSON, TX 75085-3912

TRANS UNION CORPORATION
ATTN: PUBLIC RECORDS DEPT.
555 WEST ADAMS STREET
CHICAGO, IL 60661

U.S. ATTORNEY GENERAL
DEPARTMENT OF JUSTICE
MAIN JUSTICE BUILDING
10TH & CONSTITUTION AVE., NW
WASHINGTON, DC 20530-0001

US TRUSTEE
OFFICE OF THE U.S. TRUSTEE
110 N. COLLEGE AVE. SUITE 300
TYLER, TX 75702-7231